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June 19, 2018

Chambers of the Honorable Robert D. Drain  
United States Bankruptcy Court  
Southern District of New York  
300 Quarropas Street  
White Plains, NY 10601

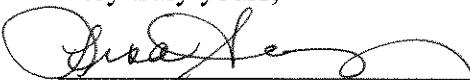
**Re: Debtor: SANDRA HIMMELSTEIN  
Bankruptcy Case No.: 17-22896 rdd  
Chapter: 13**

Dear Judge Robert D. Drain:

The loss mitigation status letter is submitted on behalf of Selene Finance, LP, a creditor of the above referenced Debtor.

The creditor has completed its review and has denied Debtor's request for loss mitigation. The creditor advised that the denial is due to excessive obligations in relation to income, the post modification debt to income ratio is 126.4%. It is recommended that the borrower reapply and provide all updated documents as well as have her grandson, who resides in the property, provide a full financial application and agree to assume the mortgage with his grandmother.

Very truly yours,



Lisa Singer, Esq.  
Rosicki, Rosicki and Associates, P.C.

cc: *Robert S. Lewis, Esq.*  
*Krista M. Preuss, Esq.*